

## **AGELESS**



#### HEIDI RANDALL, DIRECTOR

Aging & Disability Resource Center of Southwest WI--Mauston 608-847-9371 or toll free 877-794-2372

Website: www.adrcswwi.org February, 2011 NOTES FROM HEIDI NO. 345

Hello Everyone—

February is here. Did the Groundhog see his shadow? The days are getting longer so the added light at the end of the day gives us hope that spring is coming soon.

The AARP tax aide program is set to begin in February and will be offered in two communities, Mauston and Necedah. Appointments are necessary for all types of returns. Taxes will be prepared at the Hatch Public Library in Mauston, the Necedah Memorial Library, and the Heartland Title Company in Mauston, in the rear of the downtown branch of the Bank of Mauston.

Tax preparation hours will be available during the daytime at the libraries and in the evening at Heartland Title Company. We have more tax preparers this year, so we should be able to accommodate additional persons in the schedule. Appointment schedules fill up fast, so give us a call as soon as you are able.

Our need for volunteer drivers to transport persons to medical and other trips continues. If you are looking for a rewarding volunteer opportunity please give us a call. Volunteers are paid the IRS rate of .51 per mile and meals are reimbursed if you are out of county during meal time.

Pat McCurdy is our transportation coordinator and either she or I can give you more details about our volunteer escort driver program. Drivers can take trips in and out of county and essentially can be as busy as they want to be as our need for drivers is great. Please give it your consideration.

Until next month, keep warm and think spring~~

## **MENU FOR**

Mauston, Necedah, Camp Douglas, New Lisbon and Lyndon Station 847-9371 547-3125 427-3287 562-6592 666-2423

MONDAY	TUESDAY	WEDNESDAY	THURSDAY
January 31	February 1	February 2	February 3
Chicken Wild Rice Cass	<b>Budget Cut Day</b>	BBQ Chicken	Beef Stew
Broccoli & Cauliflower	No Meals Served	Baked Potato/Sour Cream	Seasoned Corn
Cornbread/Butter		Seasoned Carrots	Biscuit/Butter
Rice Krispie Bar		Wheat Roll/Butter	Fruit
		Fruit Pie	Cookie
February 7	February 8	February 9	February 10
Italian Meatsauce with	Beef Stroganoff	Roast Turkey	Tuna Noodle
Spaghetti	Egg Noodles	Mashed Potatoes/Gravy	Casserole
Broccoli Cuts	Seasoned Cabbage	Squash	Mixed Vegetables
Texas Toast/Butter	Wheat Roll/Butter	Potato Bread/Butter	Wheat Bread/Butter
Brownie	Fruit	Frosted Cake	Fruited Jello
			Cookie
February 14	February 15	February 16	February 17
Happy Valentine's Day	Ground Beef Goulash	Baked Chicken	Beef Tips/Noodles
Turkey ala King	Green Beans	Mashed Potatoes/Gravy	Broccoli Cuts
Seasoned Corn	Spring Pea Salad	California Blend Veg.	Wheat Bread/Butter
Biscuit/Butter	Wheat Roll/Butter	Wheat Bread/Butter	Fruit
Fruit	Cookie	Dessert Bar	
Cookie			
February 21	February 22	February 23	February 24
President's Day-	Soup Djour	Hamburger Gravy &	Chicken Wild Rice
Holiday	Shredded Beef Sandwich	Mashed Potatoes	Casserole
ADRC Office & all	American Cheese Slice	Glazed Carrots	Green Beans
Meal Sites Closed	Broccoli Salad	Wheat Roll/Butter	Cornbread/Butter
No meals served	Fruit	Fruit	Fruit
	Frosted Cake		Cookie
February 28	March 1	March 2	March 3
Turkey Noodle cass.	Budget Cut Day	Meat Loaf	Roast Turkey
Creamed Peas	No Meals Served	Baked Potato/Sour Cream	Mashed Potato/Gravy
Wheat Roll/Butter		Carrot Coins	Sweet Potato Casserole
Fruit Crisp		Wheat Roll/Butter	Potato Bread/Butter
		Pudding	Fruit

CONGREGRATE MEAL (IN CENTER) & MEALS ON WHEELS (HOMEBOUND)-\$3.75
MENU SUBJECT TO CHANGE WITHOUT NOTICE

#### WONEWOC MENU 464-7217

TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
February 1	February 2	February 3	February 4
Chicken Wild Rice Cass	BBQ Chicken	Beef Stew	BUDGET CUT DAY
Broccoli & Cauliflower	Baked Potato/Sour Cream	Seasoned Corn	No Meals Served
Cornbread/Butter	Seasoned Carrots	Biscuit/Butter	
Rice Krispie Bar	Wheat Roll/Butter	Fruit	
	Fruit Pie	Cookie	
February 8	February 9	February 10	February 11
Beef Stroganoff	Roast Turkey	Tuna Noodle	Fish/Tartar Sauce
Egg Noodles	Mashed Potatoes/Gravy	Casserole	Potatoes
Seasoned Cabbage	Squash	Mixed Vegetables	Broccoli Cuts
Wheat Roll/Butter	Potato Bread/Butter	Wheat Bread/Butter	Texas Toast/Butter
Fruit	Frosted Cake	Fruited Jello	Brownie
		Cookie	
February 15	February 16	February 17	February 18
Ground Beef Goulash	Baked Chicken	Beef Tips/Noodles	Fish/Tartar Sauce
Green Beans	Mashed Potatoes/Gravy	Broccoli Cuts	Creamed Peas
Spring Pea Salad	California Blend Veg.	Wheat Bread/Butter	Wheat Roll/Butter
Wheat Roll/Butter	Wheat Bread/Butter	Fruit	Fruit Crisp
Cookie	Dessert Bar		
February 22	February 23	February 24	February 25
Soup Djour	Hamburger Gravy &	Chicken Wild Rice	Fish/Tartar Sauce
Shredded Beef Sandwich	Mashed Potatoes	Casserole	Seasoned Corn
American Cheese Slice	Glazed Carrots	Green Beans	Biscuit/Butter
Broccoli Salad	Wheat Roll/Butter	Cornbread/Butter	Fruit
Fruit	Fruit	Fruit	Cookie
Frosted Cake		Cookie	

CONGREGATE MEALS (IN CENTER) & MEALS ON WHEELS (HOMEBOUND)-\$3.75
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#### ELROY MENU 462-5175

TUESDAY	THURSDAY	FRIDAY
February 1	February 3	February 4
Baked Chicken	Baked Ham	Budget Cut Day
Potatoes/Gravy	Sweet Potatoes	No Meals Served
Peas & Carrots	Spinach	
Cranberries	Dinner Roll/Butter	
Dinner Roll/Butter	Pineapple Upside Down	
Mixed Fruit	Cake	
February 8	February 10	February 11
Pork Roast	Spaghetti/Meatsauce	Hot Turkey Sandwich
Potatoes/Gravy	Lettuce Salad	with Gravy
Sauerkraut	French or Ranch Dress.	Mashed Potatoes
Hot Cinnamon Applesauce	Mixed Fruit	Carrots
Dinner Roll/Butter	Garlic Bread	Cranberries
Cake	Cookie or Bar	Apple Crisp/Topping
February 15	February 17	February 18
Baked Chicken	Ham Boiled Dinner/Veg	BBQ/Bun
Potatoes/Gravy	Cottage Cheese	Hash Browns
Diced Beets	Peaches	Baked Beans
Pickles	Dinner Roll/Butter	Tropical Fruit
Dinner Roll/Butter	Cookie	Cookie or Bar
Tapioca Pudding		
February 22	February 24	February 25
Meat Loaf	Chicken Breast	Salmon Pattie
Baked Potato Wedges	Stuffing/Gravy	Potatoes
Carrots	Broccoli	Creamed Peas & Carrots
Dinner Roll/Butter	Cranberries	Pickled Beets
Cherry Pie	Dinner Roll/Butter	Dinner Roll/Butter
	Pudding/Topping	Mixed Fruit
	February 1  Baked Chicken Potatoes/Gravy Peas & Carrots Cranberries Dinner Roll/Butter Mixed Fruit  February 8  Pork Roast Potatoes/Gravy Sauerkraut Hot Cinnamon Applesauce Dinner Roll/Butter Cake  February 15  Baked Chicken Potatoes/Gravy Diced Beets Pickles Dinner Roll/Butter Tapioca Pudding February 22  Meat Loaf Baked Potato Wedges Carrots Dinner Roll/Butter	Baked Chicken Potatoes/Gravy Peas & Carrots Cranberries Dinner Roll/Butter Mixed Fruit Potatoes/Gravy Pork Roast Potatoes/Gravy Suerkraut Hot Cinnamon Applesauce Dinner Roll/Butter Cake  February 15 Baked Chicken Potatoes/Gravy Diced Beets Pickles Dinner Roll/Butter Tapioca Pudding February 22 Meat Loaf Baked Potato Wedges Carrots Dinner Roll/Butter Carnberries Carrots Potatoes/Gravy Diced Baked Chicken Potatoes/Gravy Diced Baked Chicken Potatoes/Gravy Diced Beets Pickles Dinner Roll/Butter Cookie Tapioca Pudding February 22 February 24 Meat Loaf Baked Potato Wedges Carrots Dinner Roll/Butter Cherry Pie Dinner Roll/Butter Cherry Pie Dinner Roll/Butter Cranberries Dinner Roll/Butter Cranberries Dinner Roll/Butter Cranberries Dinner Roll/Butter

CONGREGATE MEALS (IN CENTER) & MEALS ON WHEELS (HOMEBOUND)-\$3.75
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# **EATING FOR HEART HEALTH February is American Health Month**

A healthy diet and lifestyle are the best weapons you have to fight cardiovascular disease. Making heart-healthy dishes – from appetizers to desserts—that you and your whole family will love is much easier than you might think. The American Health Association has a web site called "Delicious Decisions" where you can find healthy and tasty recipes. Check it out at <a href="http://www.americanheart.org/deliciousdecisions/">http://www.americanheart.org/deliciousdecisions/</a>

"Heart Failure" is a chronic, progressive condition in which the heart muscle is unable to pump enough blood to meet the body's needs for blood and oxygen. Basically, the heart can't keep up with the workload. Heart failure usually results in an enlarged heart. Some 670,000 new cases are diagnosed in the US each year, and an estimated 5.7 million Americans are living with heart failure.

#### Signs and Symptoms of Heart Failure

By themselves, according to the American Heart Association, the signs of heart failure may not be cause for alarm. But if you have more than one of these symptoms, report them to a healthcare professional and ask for an evaluation of your heart.

- Shortness of breath
- Persistent coughing or wheezing
- Buildup of excess fluid in body tissues (edema)
- Tiredness, fatigue
- Lack of appetite, nausea
- Confusion, impaired thinking
- Increased heart rate

A new study has shown that the Dietary Approaches to Stop Hypertension (DASH) Diet may contribute to prevention of heart failure because it effectively reduced blood pressure and low-density lipoprotein (LDL or "Bad") cholesterol levels. This diet focuses on high intakes of fruits and veggies, low fat dairy products and whole grains, resulting in high potassium, magnesium, calcium, and fiber consumption, moderately high protein intake and low total and saturated fat consumption.

You can download a wonderful, 64 page booklet called *Your Guide to Lowering Your Blood Pressure* with DASH from the U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES, National Institutes of Health and National Heart, Lung and Blood Institute. The booklet includes a week's worth of menus and recipes plus lots of other excellent information. Here is the link

http://www.nhlbi.nih.gov/health/hbp/dash/newdash.pdf

## DASH Eating Plan---Number of daily servings for Other Calorie Levels

Food Groups	1600 calories a day	2600 calories a day	3100 calories a day
Grains	6	10-11	12-13
Vegetables	3-4	5-6	6
Fruits	4	5-6	3-4
Fat-free/low-fat milk	2-3	3	3-4
& milk products			
Lean meats, poultry,	3-6	6	6-9
And Fish			
Nuts. seeds &	3/week	1	1
legumes			
Fats & oils	2	3	4
Sweets& added	0	2	2
sugars			

Whole grains are recommended for most grain servings as a good source of fiber and nutrients.

## 10 Ways to Extend a Healthy Life

Active-aging expert offers "e-tips" for attaining and maintaining health in 2011. (Vancouver- Dec. 27.2010) What's the difference between the day before your birthday and the day after? "Practically speaking, nothing at all," declares Colin Milner CE) of the International Council on Active Aging (<a href="www.icaa.cc">www.icaa.cc</a>) a membership organization that brings together professionals in the independent and assisted living fitness, rehabilitation and wellness fields to dispel society's myths about aging.

"Whether you're turning 30, 40, 50, 65 or 90, there's no reason to assume you're doomed to decline after a certain age—especially if you're doing everything you can to stay healthy and active."

Milner offers the following "E-tips" to help you extend a healthy life, or embark on one if you haven't done so (citations available on request):

- 1. Expectations: If you've been following a healthy lifestyle up 'til now, simply keep going; if you need to make changes, anticipate succeeding, not failing—and don't let age be a barrier. Research has shown that thinking positively about getting older can extend you life as much as 7.5 years.
- 2. Enthusiasm: Few people are thrilled with every aspect of their lives, but many have at least one area—family, friends, work, avocation—they feel good about. Identify an activity or connection that sparks your enthusiasm and make it your lifeline; try to extend the enthusiasm to the other areas of your life.
- 3. Energy: Having the energy and motivation you need to age well are hallmarks of healthy living. If you're fatigued all the time, don't let apathy and lethargy drag you down, get a checkup to try to determine the cause and the solution.

- 4. Eating: Eating a balanced diet and attaining/maintaining a normal weight are keys to physical and mental health; if you need to lose weight or make changes in your diet, keep your expectations high—you can do it.
- 5. Exercise: Staying physically active fuels the body and mind. If you're already exercising regulary, keep it up, if you're getting started, know your skill level, set goals, progress at your own pace, and be consistent.
- 6. Engagement: Volunteers have higher levels of well being and life satisfaction than those who don't volunteer; volunteering and other forms of civic and social engagement can play an important role in maintaining good health in later life. "Get involved," Milner urges.
- 7. Emotions: Everyone feels down at times, but full-blown depression is a major cause of disability. If you're feeling out of sorts for two weeks or more, talk with your doctor or take an online screening test at <a href="www.mentalhealthscreening.org/">www.mentalhealthscreening.org/</a>. In many instances, simply exercising and eating right can change your mood.
- 8. Education: Life-long learning is important to living an independent and fulfilling life. Start now to learn a new area of knowledge or physical activity. It's good for the brain.
- 9. Effort: Changing expectations and embarking on new behaviors take energy and effort, but the results are well worth it.
- 10. Enjoyment: A healthy life generally is a joyous one. "Savor the process of being or becoming active, engaged and truly alive," Milner enthuses.

"The new year is a great time to take stock and ask yourself, 'where do I want to go from here?," Milner says. "Emphasize the positive and don't let your age or anyone else, deter you."

The Nutrition Team. Pam Vankampen, RD, CD, Nutrition Specialist/OAA Consultant, Greater Wisconsin Agency on Aging Resources, INC., 1351 Valley View Drive, Eau Claire, WI 54701, phone-715-836-3916, Cell Phone- 608-228-8095, Toll Free Fax- 866-813-0974, pam.vankampen@gwaar.org

## Improving Health Literacy in Juneau County Through Ask Me 3<sup>TM</sup>Initiative

In an effort to improve communication between patients and healthcare providers (primary care providers, dentists and pharmacists), Mile Bluff is promoting Ask Me 3<sup>TM</sup> through funding provided by the Wisconsin Area Health Education Center. The program encourages patients to ask questions, and equips providers with the tools and resources necessary to overcome low health literacy.

According to the Centers for Disease Control and Prevention, health literacy can be defined as, "The degree to which individuals have the capacity to obtain, process and understand basic health information and services needed to make appropriate health decisions.

If an individual does not understand what is talked about in a healthcare provider's office, that person is less likely to receive preventive care and is likely to be sick more often. Those same individuals will also be more likely to take medication improperly—or

not at all—leading them to utilize emergency services more often, and then also be admitted to the hospital and stay longer than those who take an active role in their healthcare.

It's true that health information can be confusing. That's why it is vital that you ask questions at all of your healthcare appointments. At a minimum, there are 3 simple questions that you should ask at each and every visit.

- 1. What is my main problem?
- 2. What do I need to do?
- 3. Why is it important for me to do this?

The Ask Me 3<sup>TM</sup> program is a joint effort between Mile Bluff Medical Center, the Juneau County Health Department, Mile Bluff Clinic, Phillips Pharmacies, Great Rivers Partnership for Health-E People and the Juneau County Family Resource Center. After conducting a county wide needs assessment, low health literacy was identified as being one of Juneau County's top problems, and the Ask Me 3<sup>TM</sup> program is a perfect fit for improving this area of concern.

Studies show that nine out of ten adults may lack the skills needed to properly manage their health. Through this initiative, the group hopes to encourage you to become a partner in your care. There are a few tips they would like to provide to help you prepare for your appointments.

- Be ready to talk about your new symptoms and concerns
- Bring something to write on
- Have a loved one come with you to take notes if you are not sure you will remember what you hear.

You have the right to know what you need to do for your health. If you don't understand something, ask your healthcare provider to explain it to you again, and perhaps in different terms. Take ownership in your health, and don't forget about Ask Me 3<sup>TM</sup> at your next appointment.

#### **GREAT TASTE--- LESS FAT**

#### Tips for baking and serving food with less fat

## Bake with less Fat

- Decrease the amount of fat in recipes. Start by decreasing the fat by ¼. The fat in recipes for quick breads, muffins, and some soft cookies can be decreased by ½.
- Replace up to half of the fat with applesauce.
- Replace whole milk in recipes with low fat or non fat milk, evaporated skim milk or buttermilk.
- When a recipe calls for cheese, use smaller amounts of sharp cheese like parmesan or cheddar or use low fat cheese like part skim mozzarella.
- Replace chocolate and nuts with raisins or chopped fresh fruits or canned fruits.
- Replace sour cream with low fat sour cream or lowfat yogurt.

#### Food tastes good with less fat

**Sandwiches:** use mustard, catsup, low fat or nonfat salad dressing, onion, tomato and lettuce.

*Breads, muffins & Rolls:* Use jam, jelly, fruit spreads or small amounts of low fat margarine or low fat spreads.

**Vegetables**, **soups** and **dried beans**: flavor vegetables with low fat margarine, spreads, onion, garlic, lemon juice, spices, salsa or vinegar. Flavor soups and bean dishes with few drops of liquid smoke, lean diced ham, smoked turkey or bouillon instead of fatty meats like salt pork or bacon.

**Pasta, potatoes & /Rice:** Use low fat margarine or low fat yogurt on potatoes. Cook rice and pasta with out adding fat or salt to the cooking water.

#### Add less fat to food

Small amounts of these extras can add a lot of fat. Use these sparingly:

- Butter, margarine
- Oil
- Cream cheese
- Non-dairy creamer
- Sour cream
- Salad dressing
- Mayonnaise
- Tartar sauce

Sources: UW Cooperative Extension, WNEP Bulletin "Tips for Baking and Serving Fat with Less Fat" Provided by: Wisconsin Nutrition Education Program, UW-Extension I

## **Spotlight On Social Security**

#### FEBRUARY, 2011

#### ONLINE RETIREMENT ESTIMATOR AVAILABLE IN SPANISH

By Ken Hess, Social Security Public Affairs Specialist for Wisconsin

Social Security, which has a wealth of information in Spanish at <a href="www.segurosocial.gov">www.segurosocial.gov</a> has launched its first interactive online service in Spanish: the Retirement Estimator. To publicize the website and the new Spanish-language service, Social Security has enlisted the help of the widely popular and well respected host of *Sabado Gigante*, Don Francisco. "I ask my many friends to go to <a href="www.segurosocial.gov">www.segurosocial.gov</a> not only for themselves but also to help their loved ones," said Don Francisco. "There is a lot of great information there. Estimating your benefits and learning about Social Security online in Spanish is so easy." (watch a short video with Don Francisco at <a href="www.segurosocial.gov/calculator">www.segurosocial.gov/calculator</a>.)

The *Retirement Estimator* is interactive and allows the user to compare different retirement options by changing retirement dates or expected future earnings. It protects

the user's personnal information by providing only retirement benefit estimates—it does not show the earnings information used to calculate the benefit estimate, nor does it reveal other identifying information. In the University of Michigan's American Customer Satisfaction Index (ACSI), the Retirement Estimator beat out top consumer online sites in the public and private sectors.

To learn more about the Retirement Estimator in Spanish, read our publication online at <a href="https://www.socialsecurity.gov/espanol/10516.html">www.socialsecurity.gov/espanol/10516.html</a>.

"The Spanish-language *Retirement Estimator* and the other information available on <a href="www.segurosocial.gov">www.segurosocial.gov</a> will help us provide a broader audience with important information then need to plan for a secure retirement," said Michael J Astrue, Commissioner of Social Security. The *Retirement Estimator* is the first of our online services available in Spanish, but we are not stopping there. We are working to make our online retirement application and Medicare *Extra Help* application available in Spanish in 2011. Until then, visit <a href="www.segursocial.gov">www.segursocial.gov</a> to estimate your benefits and learn more about Social Security.

You can contact Ken at 352 Grand Ave., Wausau, WI 54403 or via email at Kenneth. Hess@ssa.gov

#### SOCIAL SECURITY COLUMN

#### MEDICARE GENERAL ENROLLMENT & GENERAL INFORMATION

By Karyl Richson, Social Security Public Affairs Specialist in Milwaukee, WI.

Need Medicare Part B? If you're eligible, now is the time to sign up. The general enrollment period for Medicare Part B runs from January 1 through March 31. Before you make a decision about general enrollment, let us fill you in on some general information.

Medicare is a medical insurance program for the retired and disabled people. Some people are covered only by one type of Medicare; others opt to pay extra for more coverage. Understanding Medicare can save you money; here are the facts.

There are four parts to Medicare: Parts A, B, C and D. **Part A** helps pay for inpatient hospital care, skilled nursing care, hospice care, and other services. **Part B** helps pay for doctors' fees, outpatient hospital visits, and other medical services and supplies not covered by Part A. **Part C** allows you to choose to receive all of your health care services through a provider organization. These plans, known as Medicare Advantage Plans, may help lower your costs of receiving medical services through a provider organization. These plans, knowing as extra benefits for additional monthly fee. You must have both Parts A and B to enroll in Part C. And **Part D** is the Medicare Prescription Drug Program.

Most people first become eligible for Medicare at age 65, and there is a monthly premium for Medicare Part B. In 2011, the standard premium is \$115.40. Some high income individuals pay more than standard premium. Your Part B premium also can be higher if you do not enroll during your initial enrollment period, or when you first become eligible.

There are exceptions to this rule. For example, you can delay your Medicare Part B enrollment without having to pay higher premiums if you are not covered under a health group health plan based on your own current employment or the current employment of

any family member. If this situation applies to you, you can not sign up for Medicare Part B without paying the higher premiums:

- Any month you are under a group health plan based on your own current employment or the current employment of any family member, or
- Within 8 months after your employment or group plan coverage ends, whichever comes first.

If you are disabled and working (or you have coverage from a working family member), the same rules apply.

Remember: Most people are automatically enrolled in Medicare Part B when they become eligible. If you don't enroll in Medicare Part B when you first become eligible to apply and you don't fit into one of the above categories, you'll have to wait until the general enrollment period, which is January 1 through March 31 of each year. At that time, you may have to pay a higher Medicare Part B premium.

For more information about Medicare Parts A, B, C and D, visit the Centers for Medicare and Medicaid Services (CMS) website at <a href="www.medicare.gov">www.medicare.gov</a>. Or read our publication on Medicare at <a href="www.socialsecurity.gov/pubs/10043.html">www.socialsecurity.gov/pubs/10043.html</a>.

## **Getting Your Social Security Income Verification is Easy**

By Karyl Richson, Social Security Public Affairs Specialist in Milwaukee, WI

There is a number of reasons you may need written verification of your Social Security benefit amount. You may need to provide it to an energy assistance program or for subsidized housing. Perhaps you're ready to make a major purchase and you're trying to get a loan from a bank or financial institution. Or maybe you're applying for state benefits or moving into a new apartment or home.

Whatever your reason, if you need verification of your income from Social Security, obtaining it is easy and convenient. Please go to <a href="www.socialsecurity.gov">www.socialsecurity.gov</a>. Then look in the left column under "Top Services," open the "Services for people currently receiving benefits" section and select "Request a proof of income letter" to get a letter that verifies your Social Security information.

You can use this letter for any reason that someone requires proof of your income. In addition to offering proof of your income, the letter is an official document that verifies your Medicare coverage, retirement or disability status and age.

From the time that you complete the online request, it will take about 10 days for you to receive the proof of income letter in the mail. If you need one sooner, you'll want to call us at 1-800-772-1213 (TTY 1-800-325-0778) or visit your local Social Security office.

For most people, requesting the proof of income online is the most convenient way to get what you need. Get your benefit verification by visiting <a href="www.socialsecurity.gov/beve">www.socialsecurity.gov/beve</a>.

#### **Businesses: File Your W-2s Online**

By Karyl Richson, Social Security Public Affairs Specialist in Milwaukee, WI.

If you own a business and have employees, you know the law requires you to file W-2 forms each year for them.

Depending on the size of your business and amount of time you have, that could leave you feeling like you're drowning in paperwork. But Social Security offers more than a life preserver—we offer you a way to file your W-2s without any paper at all! File your W-2s the fast, convenient and paperless way—online.

Filing your W-2s electronically is free, fast and secure! And there's an added bonus: when you file electronically, you receive an extra month to file because electronically filed W2s aren't due until March 31<sup>st</sup>. You'll also receive an electronic acknowledgement receipt. And when you file electronically, you can print out your W-2s for your employees.

Social Security's free electronic filing option is available for any small business. It allows you to prepare and submit up to 20 W-2s (per report) over a secure Internet service. When you register to file electronically, here's what you get:

- Freedom from buying paper forms
- W-2s for your employees and for your records
- Electronic receipts you can use as proof that you filed on time; and
- Extension to March 31 to file.

You can register now to get started on your 2010 W-2s. Just take these seven simple steps:

- 1. Go to www.socialsecurity.gov/employer
- 2. Select "Business Services Online" (BSO)
- 3. Select the "Register" button
- 4. Complete the registration form.
- 5. Select your own password
- 6. Select "Request access to "BSO Services" and
- 7. Complete the wizard for selecting the applications you want to access in BSO

To learn more, visit Social Security's Business Services Online at www.socialsecurity.gov/bso.

You may also want to review the 2010 *Electronic W-2 Filing Handbook*, available at **www.socialsecurity.gov/employer/bsobnew.htm** 

#### Claim Those Tax Deductions: Social Security Numbers for Kids By Karyl Richson, Social Security Public Affairs Specialist in Milwaukee, WI

There's good news for tax filers in 2011. The due date for your 2011 Federal income tax return is Monday, April 18, 2011, instead of the usual date of April 15. As you prepare your tax documents, don't forget you'll need Social Security numbers for your children if you want to claim them as dependents on your return.

In most cases, parents request a Social Security number for their child when applying for a birth certificate. The state agency that issues birth certificates shares the child's information with us and we mail the Social Security card to you. However, if you didn't apply for a number at the hospital, you must apply at a Social Security office or by mail. To do so you will need:

- A completed *Application for a Social Security Card* (Form SS-5)
- Original documents providing your child's:
  - \*U.S. Citizenship
  - \*Age; and
  - \*Identity and
  - Original documents providing your identity.

After you apply, we will verify the child's birth record and mail your child's Social Security card to you. If you do not get a Social Security number for your child before April 18 tax filing deadline but you still need to claim the child as a deduction on your tax return, you can:

- File your tax return without claiming the child than file an amended income tax return when the child has a Social Security number, or
- File with the Internal Revenue Service to extend the deadline for filing your tax return.

Parents can claim their adopted child for tax purposes while the adoption process is still pending. You will need to contact the Internal Revenue Service for Form W-7A, *Application for Taxpayer Identification Number for pending U.S. Adoptions.* We can assign you adopted child a Social Security number before adoption is complete, but you may want to wait. Then, you can apply for the number using your child's new name, with your name as parent.

Remember, a Social Security number is not just for taxes. Your child also may need a Social Security number for government benefits or other reasons, such as opening a bank account or obtaining medical coverage.

If you need to apply for your child's Social Security card and number, now is the time. To learn more, read our online publication, *Social Security Numbers for Children*, at <a href="https://www.socialsecurity.gov/pubs/10023.html">www.socialsecurity.gov/pubs/10023.html</a>.

#### **QUESTIONS & ANSWERS**

#### General:

**Question:** I applied for my child's Social Security card in the hospital but have not received it. How long does it take?

**Answer:** In most states it takes an average of 3 weeks to get the card, but in some states it can take longer. To check for the average wait time in your state, consult the chart at <a href="http://ssacusthelp.ssa.gov/app/answers/detail/a\_id/74">http://ssacusthelp.ssa.gov/app/answers/detail/a\_id/74</a> If you have not received your child's card and the time frame has expired, please visit your local Social Security office. Be sure to take proof of your child's citzenship, age and identity as well as proof of your

own identity. And remember, we cannot divulge your child's Social Security number over the phone. Learn more at <a href="https://www.socialsecurity.gov">www.socialsecurity.gov</a>

**Question:** Is it illegal to laminate your Social Security card?

**Answer:** No, it is not illegal, but we discourage it. It's best *not* to laminate your card. Laminated cards make it difficult, sometimes even impossible, to detect important security features and an employer may refuse to accept them. The Social Security Act requires the Commissions of Social Security to issue cards that cannot be counterfeited. We incorporate many features to protect the card's integrity. They include highly specialized paper and printing techniques—some visible to the naked eye and some not. Keep your Social Security card in a safe place with your other important papers. Do not carry it with you. Learn more at <a href="https://www.socialsecurity.gov">www.socialsecurity.gov</a>.

#### Retirement

**Question:** I have 2 minor children at home and I plan to retire next fall. Will my childred be eligible for Social Security benefits after I retire?

**Answer:** Monthly Social Security payments may be made to your children if:

- They are unmarried and under age 18
- Age 18 or 19 and still in high school or
- Age 18 or older, become disabled before age 22 and continue to be disabled.

Children who may qualify include a biological child, adopted child, or dependent stepchild. (In some cases, your grandchild also could be eligible for benefits on your record if you are supporting them.) For more information, see our online publication, *Benefits for Children*, at <a href="https://www.socialsecurity.gov/pubs/10085.html">www.socialsecurity.gov/pubs/10085.html</a>.

**Question:** Can I delay my *retirement* benefits and receive benefits as a spouse only? How does that affect me?

**Answer:** It depends on your age. If you are full retirement age and your spouse is receiving Social Security benefits, you can choose to file and receive benefits on just your spouse's Social Security record and delay filing for benefits on your own record up until age 70. By filing for just benefits as a spouse you may receive a higher retirement benefit on your own record later based on the effect of delayed retirement credits. You can earn delayed retirement credits up to age 70 as long as you do not collect your own benefits—and those credits can increase your benefit by as much as 8% for each year you delay. You can use our online *Retirement Estimator* to test out different scenarios. Go to **www.socialsecurity.gov/estimator**.

#### Supplemental Security Income

**Question:** I saw a poster that advised individuals 65 and over with limited income and resources to apply for Supplemental Security Income (SSI). Next month I'll turn 65 and I thought I'd be eligible for SSI. I planned to apply until my neighbor told me I probably would be turned down because I have children who could help support me. Is this true? **Answer:** Whether your children are capable of helping to support you does not affect your eligibility depends solely on your income and resources (the things you own). If you have low income and few resources, you may be able to get SSI. However, if your are receiving support from your children or from anyone living inside or outside of your

home, it may affect your eligibility or the amount you receive. Support includes any food or shelter that is given to you, or is received by you because someone else pays for it. Learn more about SSI at www.socialsecurity.gov/pgm/ssi.htm.

**Question:** I just got a notice from Social Security that said my Supplemental Security Income (SSI) case is being reviewed. What does this mean?

**Answer:** Social Security reviews every SSI case from time to time to make sure the individuals who are receiving payments should continue to get them. The review also determines whether individuals are receiving the correct amounts. You can learn more about SSI by visiting our website at <a href="https://www.socialsecurity.gov/pgm/ssi.htm">www.socialsecurity.gov/pgm/ssi.htm</a>

**Disability** 

**Question:** What is the difference between the disability application and the disability report? Do I have to complete both?

**Answer:** A disability *application* is a claim for Social Security disability benefits. A disability *report* provides information about your current physical or mental condition that we need to process your disability *application*. To establish a claim for disability benefits, you need to file a disability application, submit a disability report and provide an authorization to release medical records. The best place to start is at <a href="https://www.socialsecurity.gov/applyfordisability">www.socialsecurity.gov/applyfordisability</a>.

**Question:** I've been turned down for disability benefits. How do I appeal?

**Answer:** It's easy to appeal the decision online. Go to <u>www.socialsecurity.gov</u> and select "Appeal a disability decision" in the "Top Services" section on the left side of the page. This is the starting point to request a review of our medical decision about your eligibility for disability benefits. There are 2 parts to this internet appeal process:

- 1. An Appeal Request Internet Form; and
- 2. An Appeal Disability Report that gives us more information about your condition. You can complete both forms online.

#### Medicare

**Question:** How do I apply for *Extra Help* with Medicare prescription drug plan? **Answer:** You have several options for applying. You can:

- Apply online by visiting <u>www.socialsecurity.gov</u> and select "Get extra help with Medicare prescription drug costs" in the "Top Services" section on the left side of the page.
- Call Social Security at 1-800-772-1213 (TTY 1-800-325-0778) to apply over the phone or request an application; or
- Apply at any local Social Security office.

Anyone who has Medicare can get Medicare Part D prescription drug coverage. Some people with limited resources and income are eligible for *Extra Help* to pay for the costs—monthly premiums, annual deductibles, and prescription co-payments—related to a Medicare prescription drug plan. Learn more at <a href="www.socialsecurity.gov/medicare">www.socialsecurity.gov/medicare</a>.

#### **FEBRUARY 2011 SCHEDULE**

Wednesday, Feb. 2- Ground Hog Day

April Martell, UW-Extension Program Coordinator will give program at Adult Center at 11:30 a.m.

**Thursday, Feb. 3-** April Martell will give program at Camp Douglas Village Hall at 11:05 and in New Lisbon Mealsite at noon.

**Tuesday, Feb. 8-**April Martell will give program in Grace Lutheran Church, Elroy at 11:30

**Wednesday, Feb. 9-** April Martell will give program at Beagles Bar & Grill, Lyndon Station at 11 a.m.

Thursday, Feb. 10- April Martell will give program in Necedah Village Hall at 11:30.

Saturday, Feb. 12-Lincoln's Birthday

Monday, Feb. 14- Happy Valentine's Day

Alzheimer's Support Group meets in ADRC at 1:30 p.m.

**Tuesday, Feb. 15-** April Martell will give program at Bernies Wagon Wheel II, Wonewoc at 11:30 a.m.

**Wednesday, Feb. 16-** Nutrition Project Council meets in Courthouse basement, Room 1 at 9:30 a.m.

Monday, Feb. 21-President's Day, Holiday, ADRC Office and all meal sites are closed.

**Tuesday, Feb. 22-** Committee on Aging and Disability Meeting in Room 1 of Courthouse basement, at 9:30 a.m.

## **Mile Bluff Medical Center Dates**

**Valentine's Bingo-**For more information & to reserve your spot, call 847-2377. Tuesday, Feb. 8 at 2 p.m. in Terrace Heights Retirement Community.

**Health Fair-** *Appointments are required for all tests.* FREE heart disease and diabetes risk assessments, FREE blood sugar and blood pressure screenings, FREE hearing tests (8-11 a.m. only), Total cholesterol tests (no fasting) for \$10 or lipid profile tests (12 hour fasting) for \$20. Refreshment and Door prizes. **At Mile Bluff Medical Center** on Thursday, Feb. 10 from 7-11 a.m. call 847-1845. **At Mile Bluff—Necedah Family Medical Center,** on Thursday, Feb. 17 from 7-11 a.m. Call 565-2000.

**Understanding Depression Seminar-** For more information call 847-1285. This program will provide you with the tools necessary to help your loved ones as the deal with, and conquer depression. A variety of topics will be covered including signs and symptoms to look for, support strategies you can use with your loved one, suicide prevention, intervention techniques, myths about depression and more! **On Tuesday, Feb. 24 at Mile Bluff Medical Center at 7 p.m.** 

**Smoking Cessation Classes-** *For more information call 847-1845.* To be held on Wednesdays in February at Mile Bluff Medical Center, cost is \$25.

**Autism Support Group-***For more information call Jeff Fairchild at 847-1285.* The meeting is on Tuesday, Feb. 15 at 7 p.m. in Mile Bluff Medical Center.

**AA Group-** For more information, call 847-6878 or call the AA Hotline at 608-222-8989. Meetings take place at Mile Bluff Medical Center in the Castle Rock Room, and are closed with no smoking on Sundays at 6 p.m. and Mondays at 7:30 p.m.

**AL-ANON Group-** For more information call 562-5611. Mondays at 7:30 p.m. in Mile Bluff Medical Center.

**Gambling Anonymous Group-** For more information call Arlene at 847-6893, Tuesdays, 10:30 a.m. Bethany Lutheran Church, 507 Grove Street, Mauston.

**Narcotics Anonymous Group-***If interested in group meetings or NA resources, Call Dennis at 562-6223 or 547-2533.* 

Parkinson's Support Group- If interested in group meetings call Arlene at 847-6893. Social Services; Outpatient Counseling-For more information call 847-1838. Group and individual counseling services are available.

#### **February Birthdays**

Feb. 4-Harriet Shabatka Feb. 14- Millie Pagels Feb. 23- Millie Gould Feb. 25- Pat Faulkner Feb. 12-Barb Baker Feb. 22-Violet Laudie Feb. 24- Geraldine Potter

## **FOOD SCRAPS**

#### **Vitamin Deficiencies**

Any good doctor or registered dietitian will tell you that it's very important to eat a wide variety of colorful foods to meet daily vitamin and mineral requirements. We all know it's a good idea but few of us think about the hazards of being deficient in any particular vitamin. Although vitamin deficiency in the US is pretty uncommon, it is a risk we all face if we don't chose the right foods. For example if you're deficient in Vitamin B1, you may suffer double vision, confusion and memory loss. Low B2 may result in Dermatitis, sore throat and anemia. B3- vomiting, diarrhea and dementia. Low B12 can lead to anemia, poor memory, confusion and lack of balance. Vitamin C decficiency may lead to bleeding gums, poor wound healing, and broken blood vessels. The fat soluble vitamins A, D, E and K can be poorly absorbed if you suffer from malabsorbtion disease such as Ceiliac's, Cystic Fibrosis, Inflammatory Bowel Disease or have a history of GI tract surgeries. A low Vitamin A may lead to difficulty seeing in the dark, which can hamper night driving. A low Vitamin D can lead to bone loss and muscle weakness and spasms. Low Vitamin E can result in abnormal balance and other neurological disorders. A low Vitamin K can lead to poor blood clotting and brusing. Meeting your vitamin and mineral needs with food is ideal, and better than overusing supplements, so eat a well-balanced diet.

#### **DID YOU KNOW?**

See a registered dietitian if you think you are deficient in a vitamin or mineral, and visit www.eatright.org www.nutrition.gov

When a food is enriched, vitamins and minerals that are lost during processing are added back.

When food is fortified, vitamins and minerals that aren't normally found in the food are added to it.

All those vitamins aren't to keep death at bay, they're to keep deterioration at bay. *Jeanne Moreau* 

Vitamins are vital organic compounds required by an organism for healthy survival which cannot be synthesized by the organism itself in sufficient qualities.